

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Thomas G. Siska

Application No.: 09/995,955

Confirmation No.: 1158

Filed On: November 28, 2001

Examiner: Nga B. Nguyen

Art Unit: 3692

For: Financial Product and Collaborative System and  
Method for Providing and Monitoring a Financial  
Product

Mail Stop Amendment  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO NON-FINAL OFFICE ACTION MAILED JUNE 20, 2007**

Dear Sir:

In response to the Office Action of June 20, 2007, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.